	Case 2:11-cv-02660-GAF-VBK	Document 1 Filed 03/30/11 Page 1 of 11 Page ID #:4		
		FILED		
,	Sue Anne Melnick (SBN: 235362)	11 MAR 30 AM 9: 33		
1	Consumer Legal Services America 7015 Santa Fe Canyon Place	CLERK ILC DICTOID		
2	San Diego, CA 92129 Tel: 858-603 7638	CENTRAL DIST, OF CALIF. LOS ANGELES		
3	Fax: 435-603-7633 attorney.clsa@san.rr.com	BY:		
4	Attorneys for Plaintiff,	•		
5	DAVID VASQUEZ			
6	UNITED STATES DISTRICT COURT CENTRAL DISTRICT OF CALIFORNIA			
7				
8	DAVID VASQUEZ,	Case Pol 11 02660 AJW		
9	Plaintiff,) COMPLAINT AND DEMAND FOR) JURY TRIAL		
10	ν.) (Unlawful Debt Collection Practices)		
11	AMERICAN CORADIUS)		
12	INTERNATIONAL LLC.,			
13	Defendant.			
14	T.	TED LETED COMPLAINT		
15	<u>VERIFIED COMPLAINT</u>			
16	DAVID VASQUEZ (Plaintiff), through his attorneys, CONSUMER LEGAL SERVICES			
	AMERICA., alleges the following against AMERICAN CORADIUS INTERNATIONAL LLC.			
17	(Defendant):			
18	INTRODUCTION			
19	1. Count I of Plaintiff's Complaint is based on Rosenthal Fair Debt Collection Practices			
20	Act, Cal. Civ. Code §1788 et seq. (RFDCPA).			
21	2. Count II of the Plaintiff's Complaint is based on the Fair Debt Collection Practices Act,			
22	15 U.S.C. 1692 et seq. (FDCPA).			
23	JURISDICTION AND VENUE			
24	3. Jurisdiction of this court arises pursuant to 15 U.S.C. 1692k(d), which states that such			
25	actions may be brought and heard before "any appropriate United States district court			
	actions may be brought and	i heard before any appropriate entited states district court		
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- without regard to the amount in controversy," and 28 U.S.C. 1367 grants this court supplemental jurisdiction over the state claims contained therein.
- 4. Defendant conducts business in the state of California, and therefore, personal jurisdiction is established.
- 5. Venue is proper pursuant to 28 U.S.C. 1391(b)(2).
- 6. Declaratory relief is available pursuant to 28 U.S.C. 2201 and 2202.

PARTIES

- 7. Plaintiff is a natural person residing in Riverside, Riverside County, California.
- 8. Plaintiff is a consumer as that term is defined by 15 U.S.C. 1692a(3), and according to Defendant, Plaintiff allegedly owes a debt as that term is defined by 15 U.S.C. 1692a(5) and Cal. Civ. Code § 1788.2(h).
- 9. Defendant is a debt collector as that term is defined by 15 U.S.C. 1692a(6) and Cal. Civ. Code §1788.2(c), and sought to collect a consumer debt from Plaintiff.
- 10. Defendant is a national company with an office in Amherst, Erie County, New York.
- 11. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

- 12. On or around the mid September 2010, Defendant started calling Plaintiff's home number, 951-353-0131.
- 13. Defendant constantly and continuously placed collection calls to Plaintiff seeking and demanding payment for an alleged debt.
- 14. On or around the mid September 2010, Defendant started to call constantly and continuously, Plaintiff's mother Patricia Painter at 951-217-5805.

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- 15. Defendant left multiple voicemail messages on Patricia Painter's cell phone stating that the call is for David Vasquez from a debt collector, thereby disclosing to Patricia Painter that Plaintiff owes a debt.
- 16. Plaintiff believes that Defendant also left similar messages that disclose of his indebtedness to his brother in law and step father.

COUNT I DEFENDANT VIOLATED THE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT

- 17. Defendant violated the RFDCPA based on the following:
 - a. Defendant violated §1788.11(d) of the RFDCPA by causing Plaintiff's telephone to ring repeatedly and continuously so as to annoy Plaintiff.
 - b. Defendant violated §1788.11(e) of the RFDCPA by placing collection calls to Plaintiff with such frequency that was unreasonable and constituted harassment.
 - c. Defendant violated §1788.12(b) of the RFDCPA by communicating information regarding Plaintiff's alleged debt when it left voice mail messages collecting a debt on Plaintiff's parent's cell phone thereby disclosing Plaintiff's alleged indebtedness.
 - d. Defendant violated the §1788.17 of the RFDCPA by continuously failing to comply with the statutory regulations contained within the FDCPA, 15 U.S.C. § 1692 et seq.

WHEREFORE, Plaintiff, DAVID VASQUEZ, respectfully requests judgment be entered against Defendant, AMERICAN CORADIUS INTERNATIONAL LLC., for the following:

18. Declaratory judgment that Defendant's conduct violated the Rosenthal Fair Debt Collection Practices Act,

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- 19. Statutory damages in the amount of \$1,000.00 pursuant to the Rosenthal Fair Debt Collection Practices Act, Cal. Civ. Code §1788.30(b),
- 20. Actual damages,
- 21. Costs and reasonable attorneys' fees pursuant to the Rosenthal Fair Debt Collection Practices Act, Cal. Civ. Code §1788.30(c), and
- 22. Any other relief that this Honorable Court deems appropriate.

COUNT II

DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

- 23. Plaintiff repeats and realleges all of the allegations in Count I of Plaintiff's Complaint as the allegations in Count II of Plaintiff's Complaint.
- 24. Defendant violated the FDCPA based on the following:
 - a. Defendant violated §1692b(2) of the FDCPA because Defendant disclosed to a third party that Plaintiff owes a debt by leaving voice mail messages at Plaintiff's parent's cell phone number collecting a debt.
 - b. Defendant violated §1692c(b) of the FDCPA because Defendant engaged in impermissible communication with third parties when it disclosed to a third party that Plaintiff owes a debt by leaving voice mail messages at Plaintiff's parent's cell phone number collecting a debt.
 - c. Defendant violated §1692d of the FDCPA because Defendant engaged in conduct the natural consequence of which is to harass, oppress, or abuse Plaintiff each time it called a member of Plaintiff's family.
 - d. Defendant violated §1692d(5) of the FDCPA when Defendant caused Plaintiff's telephone to ring repeatedly and continuously with the intent to annoy, abuse, and harass Plaintiff.

1	WHEREFORE, Plaintiff, DAVID VASQUEZ, respectfully requests judgment be entered
2	against Defendant, AMERICAN CORADIUS INTERNATIONAL LLC., for the following:
3	25. Declaratory judgment that Defendant's conduct violated the Fair Debt Collection
4	Practices Act,
5 ू	26. Statutory damages in the amount of \$1,000.00 pursuant to the Fair Debt Collection
6	Practices Act, 15 U.S.C. 1692k,
7	27. Actual damages,
8	28. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act,
9	15 U.S.C. 1692k,
10	29. Any other relief that this Honorable Court deems appropriate.
11	RESPECTFULLY SUBMITTED
12	DATED: March 8, 2011 CONSUMER LEGAL SERVICES AMERICA
13	By: Smilmil
14	Sue Anne Melnick Attorney for Plaintiff
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C	Case 2:11-cv-02660-GAF-VBK Document 1 Filed 03/30/11 Page 6 of 11 Page ID	#:9
1		
2	DEMAND FOR JURY TRIAL	
3	PLEASE TAKE NOTICE that Plaintiff, DAVID VASQUEZ demands a jury trial in this	
4	case.	
- 5		-
6		
7	DATED: March 8, 2011 CONSUMER LEGAL SERVICES AMERICA	
8	San I. II	
9	Sue Anné Melnick	
10	Attorney for Plaintiff	
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VERIFICATION OF COMPLAINT AND CERTIFICATION

STATE OF CALIFORNIA

Plaintiff, DAVID VASQUEZ, states as follows:

- 1. I am the Plaintiff in this civil proceeding.
- 2. I have read the above-entitled civil Complaint prepared by my attorneys and I believe that all of the facts contained in it are true, to the best of my knowledge, information and belief formed after reasonable inquiry.
- 3. I believe that this civil Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law.
- 4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
- 5. I have filed this Complaint in good faith and solely for the purposes set forth in it.
- 6. Each and every exhibit I have provided to my attorneys which has been attached to this Complaint is a true and correct copy of the original.
- 7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated these exhibits, except that some of the attached exhibits may contain some of my own handwritten notations.

Pursuant to 28 U.S.C. § 1746(2), I, DAVID VASQUEZ, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

DAVID VASQUEZ

DATE 3/9/201

Case 2:11-cv-02660-GAF-VBK Document 1 Filed 03/30/11 Page 8 of 11 Page ID #:11 UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA CIVIL COVER SHEET

I (a) PLAINTIFFS (Check box if you are representing yourself DAVID VASQUEZ	DEFENDANTS AMERICAN CORADIUS	INTERNATIONAL LLC		
(b) Attorneys (Firm Name, Address and Telephone Number. If yo yourself, provide same.) Consumer Legal Services America-Sue Anne Melnick 7015 Santa Fe Canyon Place San Diego, CA 92129	ou are representing	Attorneys (If Known)		
II. BASIS OF JURISDICTION (Place an X in one box only.)		SHIP OF PRINCIPAL PART (in one box for plaintiff and o		es Only
☐ 1 U.S. Government Plaintiff	Citizen of This		DEF Incorporated or of Business in the	
☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizen of Parties in Item III)	ship Citizen of Anoth	ner State	☐ 2 Incorporated and of Business in A	d Principal Place ☐ 5 ☐ 5 nother State
	Citizen or Subje	ct of a Foreign Country 3	☐ 3 Foreign Nation	□6 □6
IV. ORIGIN (Place an X in one box only.) 1 Original Proceeding State Court 3 Remanded from Appellate Court 4 Reinstated or Reopened 5 Transferred from another district (specify): 6 Multi-District Judge from Magistrate Judge				
V. REQUESTED IN COMPLAINT: JURY DEMAND: VYe CLASS ACTION under F.R.C.P. 23: Yes VNo	170	only if demanded in complain oney DEMANDED IN C		
VI. CAUSE OF ACTION (Cite the U.S. Civil Statute under which 15 USC 1692 et seq.; Unlawful and Abusive Debt Collection P VII. NATURE OF SUIT (Place an X in one box only.)		te a brief statement of cause. 1	Do not cite jurisdictional st	tatutes unless diversity.)
	TORTS PERSONAL INJURY 310 Airplane 315 Airplane Produc	PROPERTY	PRISONER PETITIONS Discrete 510 Motions to Vacate Sentence	LABOR □ 710 Fair Labor Standards Act □ 720 Labor/Mgmt.
□ 450 Commerce/ICC Rates/etc. □ 460 Deportation □ 470 Racketeer Influenced and Corrupt Organizations □ 480 Consumer Credit □ 490 Cable/Sat TV □ 810 Selective Service □ 850 Securities/Commodities/ Exchange □ 875 Customer Challenge 12 USC 3410 □ 890 Other Statutory Actions □ 891 Agricultural Act □ 892 Economic Stabilization Act □ 893 Environmental Matters □ 894 Energy Allocation Act □ 895 Freedom of Info. Act □ 990 Appeal of Fee Determination Under Equal Access to Justice □ 460 Negotiable Instrument □ 150 Recovery of Overpayment & Enforcement of Judgment Ovetrayament of Student Loan (Excl. Veterans) □ 152 Recovery of Defaulted Student Loan (Excl. Veterans) □ 153 Recovery of Overpayment of Veterans's Benefits □ 160 Stockholders' Suits □ 195 Contract Product Liability □ 196 Franchise REAL PROPERTY □ 210 Land Condemnation □ 220 Foreclosure □ 230 Rent Lease & Ejectment □ 240 Torts to Land □ 245 Tort Product Liability □ 290 All Other Real Property	Liability 1 320 Assault, Libel & Slander 1 330 Fed. Employers' Liability 1 340 Marine 1 345 Marine Product Liability 1 350 Motor Vehicle Product Liability 1 360 Other Personal Injury-Med Malpractice 1 365 Personal Injury-Product Liability 1 368 Asbestos Personal Injury-Product Liability 1 368 Asbestos Personal Injury-Product Liability 1 MMIGRATION 1 462 Naturalization Application 4 463 Habeas Corpus-Alien Detainee 4 465 Other Immigration Actions	Property Damage Property Damage Product Liability BANKRUPTCY 422 Appeal 28 USC 158 USC 157 CIVIL RIGHTS 441 Voting 442 Employment 443 Housing/Accommodations 444 Welfare 445 American with Disabilities - Employment 446 American with Disabilities - Other 440 Other Civil Rights	Other □ 550 Civil Rights □ 555 Prison Condition FORFEITURE / PENALTY □ 610 Agriculture □ 620 Other Food & Drug □ 625 Drug Related Seizure of	Relations 730

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.

Case 2:11-cv-02660-GAF-VBK Document 1 Filed 03/30/11 Page 9 of 11 Page ID #:12 UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA CIVIL COVER SHEET

VIII(a). IDENTICAL CASES: Has this action been previously filed in this court and dismissed, remanded or closed? We no Li Yes				
	: Have any cases been pre	viously filed in this court that	are related to the present case? W No Yes	
If yes, list case number(s):				
Civil cases are deemed relate	d if a previously filed cas	e and the present case:		
(Check all boxes that apply)	☐ A. Arise from the same	or closely related transaction	s, happenings, or events; or	
V .	□ B. Call for determination	on of the same or substantially	related or similar questions of law and fact; or	
	□ C. For other reasons w	ould entail substantial duplica	tion of labor if heard by different judges; or	
	□ D. Involve the same pa	tent, trademark or copyright,	and one of the factors identified above in a, b or c also is present.	
IX. VENUE: (When complete	ng the following informati	on, use an additional sheet if	necessary.)	
(a) List the County in this Di	etriet: California County o	utside of this District: State if	other than California; or Foreign Country, in which EACH named plaintiff resides. his box is checked, go to item (b).	
Check here if the governm	nent, its agencies of emplo	yees is a named plaintiff. If the	California County outside of this District; State, if other than California; or Foreign Country	
Los Angeles (CA)				
(b) List the County in this Dis	strict; California County o	utside of this District; State if	other than California; or Foreign Country, in which EACH named defendant resides.	
☐ Check here if the governm	nent, its agencies or emplo	yees is a named defendant. If	this box is checked, go to item (c).	
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country	
			Erie (New York)	
(c) List the County in this Dis	strict; California County or	utside of this District; State if	other than California; or Foreign Country, in which EACH claim arose.	
Note: In land condemna	tion cases, use the locatio	n of the tract of land involve	ed.	
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country	
Los Angeles (CA)				
* Los Angeles, Orange, San B Note: In land condemnation ca:	Sernardino, Riverside, Ve	entura, Santa Barbara, or Sa	an Luis Obispo Counties	
X. SIGNATURE OF ATTORY		SAN	Well Date 3/20/11	
Notice to Counsel/Parties	s: The CV-71 (JS-44) Ci	vil Cover Sheet and the inform	nation contained herein neither replace nor supplement the filing and service of pleadings of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed ag the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)	
Key to Statistical codes relating	to Social Security Cases:			
Nature of Suit C		Substantive Statement of	Cause of Action	
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program. (42 U.S.C. 1935FF(b))		
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)		
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))		
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))		
864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.		
865	RSI	All claims for retirement (old U.S.C. (g))	d age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42	
CV 71 (05/00)		CIVIL CO	OVER SHEET Page 2 of 2	

CIVIL COVER SHEET

CV-71 (05/08)

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Sue Anne Melnick (SBN: 235362) Consumer Legal Services America 7015 Santa Fe Canyon Place San Diego, CA 92129 Tel: 858-603 7638 Fax: 435-603-7633	
	DISTRICT COURT CT OF CALIFORNIA
DAVID VASQUEZ,	CASE NUMBER
PLAINTIFF(S) V.	CV11 02660 AJW
AMERICAN CORADIUS INTERNATIONAL LLC. DEFENDANT(S).	SUMMONS
must serve on the plaintiff an answer to the attached ☑ counterclaim ☐ cross-claim or a motion under Rule 1 or motion must be served on the plaintiff's attorney, Su	ns on you (not counting the day you received it), you complaint amended complaint amended complaint answer e Anne Melnick, whose address is yon Place San Diego, CA 92129 If you fail to do so,
	Clerk, U.S. District Court
MAR 3 0 2011 Dated:	By:
	Deputy Clerk (Seal of the Court)
[Use 60 days if the defendant is the United States or a United States 60 days by Rule 12(a)(3)].	s agency, or is an officer or employee of the United States. Allowed
CV-01A (12/07) SUMM	MONS

Case 2:11-cv-02660-GAF-VBK Document 1	Filed 03/30/11 Page 11 of 11 Page ID #:14
Sue Anne Melnick (SBN: 235362) Consumer Legal Services America 7015 Santa Fe Canyon Place San Diego, CA 92129 Tel: 858-603 7638 Fax: 435-603-7633	
	DISTRICT COURT CT OF CALIFORNIA
DAVID VASQUEZ,	CASE NUMBER
PLAINTIFF(S V.	CV11 02660 AJW
AMERICAN CORADIUS INTERNATIONAL LLC.	
DEFENDANT(S)	SUMMONS
must serve on the plaintiff an answer to the attached ☐ counterclaim ☐ cross-claim or a motion under Rule or motion must be served on the plaintiff's attorney.	ons on you (not counting the day you received it), you complaint \(\square\) amended complaint \(12 \) of the Federal Rules of Civil Procedure. The answer \(\text{ue Anne Melnick} \), whose address is \(\text{nyon Place San Diego, CA} \) 92129 If you fail to do so,
	Clerk, U.S. District Court
MAR 3 0 2011 Dated:	By: Deputy Cleak (Seal of the Contract of th
[Use 60 days if the defendant is the United States or a United State 60 days by Rule 12(a)(3)].	1181 es agency, or is an officer or employee of the United States. Allowed
CV-01A (12/07) SUM	IMONS